




SIGNED THIS 11th day of March, 2024

**THIS ORDER HAS BEEN ENTERED ON THE DOCKET.
PLEASE SEE DOCKET FOR ENTRY DATE.**



Rebecca B. Connelly
UNITED STATES BANKRUPTCY JUDGE

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF VIRGINIA**

In re
DAVID MARTIN STOWE

**Chapter 13
Case No 24-60009**

Debtor

ORDER CONFIRMING PLAN

The Chapter 13 Plan filed by the Debtor(s) on 01/30/2024, having been transmitted to all creditors; and it having been determined that the plan meets each of the requirements of 11 U.S.C. § 1325(a);

It is ORDERED that:

- (1) The Plan as filed or modified is CONFIRMED.
- (2) Upon entry of this order, all property of the estate shall revert in the Debtor(s). Notwithstanding such reversion, the Debtor(s) shall not encumber, refinance, sell or otherwise convey real property without first obtaining an order of approval from this Court.
- (3) All funds received by the Chapter 13 Trustee on or before the date of an order of dismissal shall be disbursed to creditors, unless such disbursement would be de minimis, in which case the funds may be disbursed to the Debtor(s) or paid into the Treasury registry fund account of the Court, at the discretion of the Trustee. All funds received by the Chapter 13 Trustee after the date of the entry of the order of dismissal or conversion shall be refunded to the Debtor(s) at their address of record.

(4) Other provisions:

Part 2 of the Plan is amended to require payments of \$375 per month for 60 months , beginning April 7, 2024, in addition to funds previously received by the Trustee of \$600, for total plan payments of \$23,100.

The Trustee is authorized to disburse the mortgage arrears of \$15,564.43 to NewRez LLC pursuant to their claim #11.

Trustee retains her objection pursuant to 11 U.S.C. Section 1325(b)(1)(B) Disposable Income, confirmation is not res judicata as to this issue, and the Debtor(s) shall amend Schedules I and J, provide the Trustee with a copy of their 2023 tax return, and provide three (3) months of pay advices from all sources by July 1, 2024. Trustee withdraws Motion to Dismiss.

End of Order

/s/ ANGELA M. SCOLFORO

Angela M. Scolforo, Chapter 13 Trustee
VSB# 42574
P. O. Box 2103
Charlottesville, VA 22902
Tel: (434) 817-9913
Email: ch13staff@cvillech13.net

SEEN AND AGREED

/s/ John Paul Goetz
JOHN P. GOETZ, ESQ.
Counsel for the Debtor(s)

Service of this Order is directed to the Debtor(s), Debtor(s) Attorney, the Trustee, the United States Trustee, the Internal Revenue Services, the U.S. Attorney, Debtor(s)' employer (if any wage deduction order is being modified) and all creditors specifically dealt with by the terms of this order .

United States Bankruptcy Court
Western District of Virginia

In re:
David Martin Stowe
Debtor

Case No. 24-60009-rbc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0423-6
Date Rcvd: Mar 11, 2024

User: admin
Form ID: pdf001

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2024:

Recip ID	Recipient Name and Address
db	+ David Martin Stowe, 4716 Bluerun Road, Somerset, VA 22972-2055
5206394	+ Charlottesville City GDC, P.O. Box 2677, Charlottesville, VA 22902-2677
5206396	+ Culpeper County GDC, 135 W. Cameron St., Culpeper, VA 22701-3063
5206398	+ Nathaniel A Scaggs, Esq, 2425 Boulevard, Suite 9, Colonial Heights, VA 23834-2324
5219869	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Dallas TX 75265-0840
5206402	+ Scott Kroner, 418 East Water Street, Charlottesville, VA 22902-5242
5209683	++ UVA COMMUNITY CREDIT UNION, 3300 BERKMAR DRIVE, CHARLOTTESVILLE VA 22901-1491 address filed with court; UVA Community Credit Union, 3300 Berkmar Drive, Charlottesville, VA 22901
5206404	+ UVA Community CU, Attn: Bankruptcy, 3300 Berkmar Dr, Charlottesville, VA 22901-1491
5209429	+ UVA Community Credit Union, 3400 Berkmar Drive, Charlottesville, VA 22901-8033

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5206392	+ Email/Text: backoffice@affirm.com	Mar 11 2024 21:14:00	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5214048	Email/PDF: resurgentbknofications@resurgent.com	Mar 11 2024 21:29:27	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5206393	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 11 2024 21:29:55	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5214600	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 11 2024 21:29:43	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5206395	+ Email/PDF: creditonebknofications@resurgent.com	Mar 11 2024 21:30:12	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5209376	Email/Text: ktramble@lendmarkfinancial.com	Mar 11 2024 21:13:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014
5219516	Email/PDF: resurgentbknofications@resurgent.com	Mar 11 2024 21:29:56	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5206397	^ MEBN	Mar 11 2024 21:06:53	Lendmark Financial Services, Attn: Bankruptcy, 1735 North Brown Rd, Ste 300, Lawrenceville, OH 30043-8228
5206398	+ Email/Text: bankruptcy@hillrainey.com	Mar 11 2024 21:13:00	Nathaniel A Scaggs, Esq, 2425 Boulevard, Suite 9, Colonial Heights, VA 23834-2324
5206399	+ Email/PDF: pa_dc_claims@navient.com	Mar 11 2024 21:29:54	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
5206400	+ Email/Text: netcreditbnc@enova.com	Mar 11 2024 21:14:37	NetCredit, Attn: Bankruptcy, 175 W Jackson Blvd., Ste 600, Chicago, IL 60604-2948
5207812	+ Email/Text: ecfbnc@aldridgepate.com		

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		Mar 11 2024 21:13:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, c/o Janet M. Spears, ALDRIDGE PITE, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-1619
5206401	+ Email/PDF: cbp@omf.com	Mar 11 2024 21:29:22	One Main Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
5219808	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 11 2024 21:29:43	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
5206403	+ Email/Text: mtgbk@shellpointmtg.com	Mar 11 2024 21:13:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
5217494	Email/Text: bankruptcy@springoakscapital.com	Mar 11 2024 21:13:00	Spring Oaks Capital SPV, LLC, P. O. Box 1216, Chesapeake, VA 23327-1216
5217734	Email/PDF: ebn_ais@aisinfo.com	Mar 11 2024 21:30:21	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2024 at the address(es) listed below:

Name	Email Address
Angela M. Scolforo (499275)	ascolforo@cvillech13.net
John Paul Goetz	on behalf of Debtor David Martin Stowe docs@johngoetzlaw.com john@johngoetzlaw.com, goetzjr45880@notify.bestcase.com.goetzjr75844@notify.bestcase.com
USTrustee	USTPRegion04.RN.ECF@usdoj.gov

TOTAL: 3